The Stewardship of Life

F·A·Agar

Paul Dunmire

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THE STEWARDSHIP OF LIFE

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The Stewardship of Life

By

FREDERICK A. AGAR

Author of "Democracy and the Church," "Dead or Alive," "Church Officers," etc.

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STEWARDSHIP

Preface

THE practice of Christian Stewardship is essential to the progress of the kingdom of God. The principles on which the practices should be based are clearly defined in the Bible. They need to be studied and understood. Only recently has this been realized by the leadership of the churches.

This study of Stewardship has been made without taking anything for granted. The aim has been to start at the genesis of the subject and carry the reader through to the logical conclusion. It will, therefore, be seen that many things have been stated which have come to the reader's attention elsewhere, while therefore, all the material may not be entirely new to the reader, it is hoped that this presentation may give it a fresh emphasis.

It is a sad fact that while many great and worthwhile things are being done in the world by individual Christians and the instituted church of Jesus Christ, the real potency of those forces is largely lost because the rank and file of the individual

members are living unorganized lives having in them no adequate or distinct acknowledgment of their personal stewardship relation to God, the Father-Owner.

If this study of stewardship will aid some Christians to become victorious in spirit and purpose and thus more speedily to win the world for Christ, then the labor and time spent in producing the book will have been worth while.

The subject is vital to both the individual and the Church. No hour ever presented so many open doors inviting Christ to enter as the present one. He can only enter these doors through the person and activity of His disciples. The spirit of the living God is at hand to energize and bless the work and worker. The Word is quick and powerful. The faithful steward alone is lacking. For the children of God and the church of today, it is now or never that we must do our part.

Much of the thought and planning concerning Christian Stewardship has been wisely given to the individual steward. But it must be realized that unless the church, as a group, is a faithful steward there is little hope of producing real individual stewards. The group must lovingly assume and discharge its responsibility

for the enlistment, education and discipline of every member of the group. This volume, therefore, includes a discussion of group stewardship.

With the prayer that as faithful stewards we may *now* serve, this call to God's people is sent forth on its errand.

F. A. A.

New York City.

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I

THE ROAD AND THE GUIDE

FROM an attack of dry beri-beri in Central Africa had come months of utter helplessness and paralysis. The return to England was followed by a slow restoration to health and the ability to use the various members of the body. At last the time came when the upper part of the body was sufficiently strong to use crutches because unaided the lower limbs were still too weak to support themselves. One morning, my brother, a doctor in London, asked if I would be willing to allow a clinic on my case, as there would be a gathering of several hundred doctors in the hospital who had never seen a case of dry African beri-beri. Of course, consent was given, and then my brother said, "All right; I will come for you to-morrow morning about ten. That will give us ample time to get to the hospital."

"Why don't you let me go alone?" I asked in return.

"You are not able to make the trip without my help," he said with a note of interrogation in his voice.

To which I responded, "I never will be able to do things alone if you go on coddling me. Why not let me try it to-morrow?"

As he searched my face a moment, he seemed to be weighing advantages and dangers. Then he said, "Well, perhaps it will do you good to go it alone; so I will meet you at the hospital to-morrow morning at half past ten."

The trip to be made from my home to the hospital was not difficult—a few minutes ride on a train, then about a seventy yard slight incline up from the Liverpool Street station to the street, then across the street to take an underground train that would bring me right under the hospital where an elevator would take me up to the clinical amphitheatre. I was sure I could make the trip unaided.

Ten o'clock the next morning saw me on my way. The Liverpool Street station was reached in safety. Then, taking my time, I went up the incline until I reached the gates that opened onto the crowded, busy, dangerous, noisy London street. First, the sidewalk was negotiated. Was ever a sidewalk so crowded or difficult, I asked myself; but finally, I had crossed it, and stood on its edge and confronted the street.

Weeks and months of helplessness and misery do make one weak and childish, and also very nervous. Standing there that morning, I watched that street with its many lines of vehicles rushing hither and yon, making passage across difficult and dangerous for even the most alert. Then arose the question, "Can I do it?" A moment later, some one on the crowded walk had kicked the crutch by accident, and I was down. Kind hands picked me up, and back once more on the crutches, I surveyed the scene again. More nervous and shaking from weakness, I slowly said, "I can't do it. I just can't. I must go back home again."

With unbidden tears welling up in my eyes, I started to go across the sidewalk to return to the station and my home. Reaching the stone pillar of the station entrance, I stopped to get a fresh grip on my crutches, when a touch fell upon my shoulder and a voice said, "You want to cross the street, Sir?"

I looked up into the kindly face of a London bobby and replied, "I did, but I just can't do it now."

"You want to get across, do you, Sir?"

"Oh, yes," I answered. "I want to if I can."

"You stand where you are till I come for you."

And then that wonderful institution, a London policeman, stepped across that sidewalk and blew his whistle twice. At once, the vehicles on one side stopped on his left, and those on the other side stopped on his right, leaving a clear path across the busy, dangerous, difficult street. Then, coming back to where I awaited him, he said, "Now, Sir, just take your time and walk by my side." I shall never forget the crossing of that London street that morning. When I would have slipped, he steadied me; when, in my nervousness, I would have gone too fast, he laid his restraining hand upon me to keep me by his side; and when I would grow fearful at the noise, the turmoil and the distractions, he just cheered me by his strong presence till at last I was on the other side. I had crossed the street.

"Oh, thank you—thank you so much!" I said.

"Don't mention it, Sir, I'm glad to help you. That's what I am for." Then he turned, blew his whistle once, and again the street was filled with its long lines of vehicles; the noise and clatter, the difficulties and the dangers were all there. But I

was safe on the other side, across where I had to be—yes, led there by that London policeman.

Ofttimes, since that morning, I have asked myself and others if God would let a London policeman be kinder to a weak and needy traveller on the streets of the world than He, our heavenly Father, would be to His children as they travelled the streets of the spiritual life with dangers and difficulties on every hand to hinder progress and turn us backward. Always has come that strong, sweet assurance that as law and society provided a policeman to help the traveller when and where he needed help, so our Father would send a Comforter—one called alongside to help the spiritual traveller when and where he needed help. All that is needed is for the traveller to accept the proffered help and the Holy Spirit will lead us into all truth and along a victorious way, till we cross our dangers and difficulties. The street of stewardship is full of difficulties and dangers. But He will lead us across if we will follow him.

OWNERSHIP.

DEFINE THE TERM.

1. *The Unity of a Life.*
   (1) Its varied elements.
   (2) Correlation and interchangeability.
2. *God's Ownership of Our Life.*
   (1) Will of owner supreme.
   (2) The voluntary principle.
   (3) Not law but love.
3. *Proofs of His Ownership.*
   (1) Creation.
   (2) Control.
   (3) Records.
   (4) Lordship.
   (5) Sustenance.
   (6) Developed character.
4. *The Purpose of the Owner.*
   (1) To subdue the earth.
   (2) To develop character.
5. *Recognition of God's Ownership.*
   (1) Not sufficient.
6. *Acknowledgment of Ownership.*
7. *Rights of the Owner.*
8. *Responsibility of God as Owner.*
   (1) Safeguard the possessor.
9. *Reality of Ownership.*
   Result of Experience.

II

OWNERSHIP

IN discussing ownership, as it relates to the Kingdom of God and to those individuals who have voluntarily given themselves to the Father-Owner, it must be distinctly understood that I am not discussing what is recognized as legal ownership in world and human relations. Legally, as between man and man, there is a well recognized relationship, entitled ownership. Christ recognized this legal ownership when in paying taxes, he said, "Render unto Cæsar the things which are Cæsar's and unto God the things which are God's." By ownership, I mean the state of being proprietor or owner; and the exclusive right of possession by reason of a legal title. When this has been granted, however, there is still to be faced the very evident fact that a legal owner cannot exercise absolute control over his property, for it is subject to many limitations, to taxation and, in times of war or special stress, to confiscation for uses beyond those of the in-

dividual. Such conditions make even legal ownership belie the term owner.

We are to discuss from the Christian's standpoint the whole question of God's ownership of all that inheres in or belongs to and becomes part of the individual life. Perhaps it is necessary at the beginning to point out that ownership belongs first of all to Him by reason of His being God, and secondly because the individual has voluntarily surrendered his life to God and has accepted Him as the One who owns him and all that belongs to his life. Furthermore through his relationship to Jesus Christ the Elder Brother the individual has become an adopted child of God the Father. Therefore, in all future statements, the term Father-Owner will be used to remind the reader that the relation sustained by the possessor to the owner is not only the result of God's relation to us, but that it is also by reason of our voluntary surrender to Him that we may become His children through Jesus Christ His only begotten Son.

The Unity of the Life.

The life and all that inheres in or belongs to it is held by the individual in trust for God the Owner. Time, energy, talent, per-

sonality, and possessions or substance are all part of the life owned by God. These parts of our life are not to be held as separate entities and, therefore, operated as things distinct and different, but they are to be so related as to preserve the unity of the life. The body is one but has many parts, so the life is one but has many elements. Life is not simple but compound, not single or individual but coöperative and coördinate. Life is to be counted finally in the sum total of its powers and inherences. Life is to be maintained in its unity and the various elements concerned in it are not to be operated like separate watertight compartments in a ship. Every entity, or phase, or manifestation of life must sustain right relations to every other entity, phase or manifestation, and also to the Father-Owner or else the validity of the whole relationship will be affected in the individual life. It must be remembered that while it is true that life is a unit, there are two great phases or manifestations of the life; personality and possessions. The personality is made up of several elements, such as time, energy, talent, the presence, the ego. The personality inheres in the life, the possessions belong to or are attached to the life. You speak and think

differently about your brain power and your money. You say, "I'll do that," when you intend the use of time, energy, talent, but when you speak of possessions, you say "I'll give you some money to do that with." Much trouble and difficulty have been caused by individuals trying to differentiate between their personalities and their possessions. Men who would not do a dishonest or dishonorable act have often permitted their money to be used to consummate dishonest or dishonorable actions. But if life is a unit, then the use of one's money for wrongful purposes besmirches the character and displeases the Father-Owner as much as if the personality were used to outrage the will and love of God.

The unity of life is further recognized in its power to change one expression or manifestation into another. For instance, time can be converted into talent through hours of study; talent can be converted into money by the acquirement of knowledge, which is then turned into gainful pursuits; gold can sometimes be changed into health, and often into time, by means of properly directed physical exercises. In fact, wonderful combinations are possible in the use of these various expressions of an indi-

vidual life. Some months ago at a gathering in Seattle, on the front pew in the church there sat a Japanese lad who was graduating from the high school of that city at the head of a class of sixty. He was to go on the next night, direct from the great gathering in the public school auditorium, to a little chapel where he would make confession of his faith in the Lord Jesus Christ, and then would turn his steps toward institutions of higher learning that he might be fitted to return to his native land and preach the unsearchable riches found in Jesus Christ. That Christian lad was the result of a combination of several of the elements of life, such as prayer, money and energy, all of which had been expended on his behalf by a splendid man of God.

Life, therefore, is to be treated as a unit and every element in the unit is to be held as a part of the trusteeship caused by possessing what the Father-Owner has entrusted to the individual for certain great purposes.

The Ownership of a Life.

The will of the Father-Owner must be supreme. His ownership gives Him that inherent right and, in order to make possi-

ble the doing of His will, He has combined in the individual life the elements of personality with the substances which we call possessions. It is to be by the combined use of these elements that a Christian is to fulfil in the world the will of God. Right balances between these various elements must, therefore, be maintained and rightful relations must be sustained as the life makes use of the substances or possessions. The word owner conveys the idea of supremacy as regards the use of the things owned. However, it is not God's wish to control by force but by love. Love is the greatest motive power in the world, and when used as the governing principle of man in the realm of decision, it ennobles every action, while at the same time it removes the dangers of selfish or servile adherence to the will of a master. Not coercion but the voluntary principle which expresses the loving adherence by the individual to the will of the Father-Owner is to be the rule of recognition of God's ownership.

Proofs of Ownership.

The first great proof that God is the owner of all life is found in such passages as the following in the book of records, the

Bible. We are told, "All things are mine." That "Record Book" contains even today the following undisputed entries:

"The earth is the Lord's and the fullness thereof, the world and they that dwell therein."

"For every beast of the forest is mine and the cattle upon a thousand hills."

"The silver is mine and the gold is mine, saith the Lord of Hosts."

"Behold, the heaven and the heaven of heavens is the Lord's thy God, the earth also, with all that therein is."

"As I live, saith the Lord God, behold all souls are mine."

"Whatsoever is under the whole heaven is mine."

"The land shall not be sold in perpetuity; for the land is mine: for ye are strangers and sojourners with me."

"It is he that giveth thee power to get wealth."

"Ye are not your own, ye are bought with a price."

"Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, from your vain conversation received by tradition from your fathers."

Do not fail to notice that all of these records are so worded, that for all time they

will remain the present tense. There is no past tense where God's ownership is concerned.

It will be urged, however, that God promised to give the land of Canaan to Abraham and his seed forever. In Genesis 17:8 where this transaction is recorded, it appears that God did not transfer ownership, but made Abraham and his seed stewards or possessors of part of the great domain, the actual title of which God still retained. There follows the transcribed record: "And I will give unto thee and to thy seed after thee the land . . . . for an everlasting possession, and I will be their God." A second important entry is found in Exodus 6:8, "I will give it you for a heritage. I am Jehovah." It must be clearly understood that the last clause in each of these statements is a governing principle that binds all that has been stated. In each case the whole transaction is bound up with the recognition of Jehovah as the Master and Owner. The heritage or possession is dependent upon recognition of that fact. Furthermore, it must not be forgotten that later, having proved themselves unjust stewards and unworthy possessors, God took the land of promise away from the children of Abraham. By

this removal, the rights of the Owner were vindicated and the right of man to do as he pleased was denied by the penalties placed upon self-will and disobedience.

In the new era which was ushered in by the coming of Christ the Lord, His disciples were taught to pray: "Give us this day our daily bread." He also directed them to give thanks to God for temporal mercies and supplies of food. We are also told that "Every good and perfect gift cometh from above." "Ye brought nothing into the world, ye can take nothing out." Thus it is clear that the New Testament teaching coincides with that of the older records. Both vest ownership, not in man but in God.

God has never given a title deed to anyone for anything, so far as we know. What is held, is held as a tenure for life, and man is never permitted to forget that all must be relinquished when we come to the gate of eternity, which is called death. Even the will of the individual is not of long duration, for time or eternal forces combat such a will and change the purposes of the individual so that in due season the will of the person is unrecognizable.

The second great proof of ownership lies in the power to create. Man never created anything. He adapts, utilizes, or combines

the forces and elements which God has created. We hear men say what a wonderful creation is the aeroplane and then attribute to man the power of that creation. Long ago God created the laws that govern the universe, the materials that are found in it, and all that man has done today in producing the aeroplane is to utilize what God long ago made ready for man to combine and use. God is the one and only creator. He is eternal in the heavens and omnipotent, and therein rests the proof of His ownership. It is to be noted that all creation was by God's omnipotence and, therefore, all that was created partook of His attributes, majesty, beauty, fragrance, and might.

The third great proof of ownership is found in the power of control. Man cannot control what he possesses with any surety. We have all seen men who at night went to bed in full control of their bodies, but in the silent watches of the dark hours the power of control was lost and the morning saw a helpless, hopeless paralytic. We have all seen people who went to sleep at night possessed of much goods, but in the morning early news was brought that fire had swept away all their possessions. In the San Francisco disaster of several years

ago, many individuals suddenly found themselves bereft of all that they had accumulated. The story is told of a young woman who, in her disdain of a proper stewardship, on the afternoon before the fire had bought a hat for $75.00, and that night when she went to sleep in the room of the great hotel, she had with her a jewel case with its many thousands of dollars worth of gems, but when she became conscious again she found herself about five o'clock in the morning walking the streets of that devastated city clad only in her night gown and carrying the hat, and never again did she see aught of anything else which had been in her possession when she went to sleep. The power of control does not rest with mankind, but with God who is omniscient, omnipotent, eternal in the heavens.

The fourth proof of God's ownership is to be found in the fact that in Jesus Christ we recognize voluntarily our Lord and Master. This recognition is not forced upon us, but is the result of a voluntary surrender to the one who first loved us and, therefore, induced us to love Him and to surrender our lives and all that inheres in the life to His oversight and control. "Ye are Christ's and Christ is God's." That

"ye" does not mean corporeal existence alone, it is all inclusive, it covers all that inheres in the life or belongs to it and ownership under such inclusiveness must cover the process not only of using but of getting and increasing. Even the power to get, we are told, comes from God. "It is God that giveth thee power to get wealth." May I draw your attention to the fact that this quotation does not say that God gives you wealth, only that the power to *get* is given by God.

Christ bought us and paid the price of His life, that we might be redeemed. "Ye are not your own, ye are bought with a price." The world has never seen a greater manifestation of love than the love of Christ for lost men. Therefore, our tie of love to God, the Father-Owner, vests Him with the title to all personality and property. Furthermore, that love of God for us and our love for Him leads us to seek the way and the will of God. Love holds nothing back from the loved one. Ownership, with a believer, is therefore vested in God both by law and by love. The latter is much more potent because it recognizes a most salutary motive, the consent of the owned to the Father-Owner's right to control. Christ is Saviour, but He is also

Lord and Master. The former relation involves the latter. Either both are true, or the soul has not yet found the true salvation in our Lord Jesus Christ. That God is the owner of all personality and property by the consent of the believing possessor must therefore be emphasized.

There is the potency of love in that thought of the consent of the believing possessor. It is a far cry from such a condition to the place where, by force or brute strength, the greater and stronger wrests from the lesser and weaker a tribute of time, energy, and money.

A fifth proof of God's ownership is found in the fact that life and all its powers and prerogatives must be sustained from without. God is the giver of every good and perfect gift. Divine omnipotence furnishes the time, the energy, the talents, the food, and the multitudinous relationships that make up the life we live. These blessings or powers are furnished moment by moment, causing the individual to recognize the divine omnipotence of the constant and sustaining provider.

As a final proof of God's ownership, note that personality and property, while assets in God's hands, are liabilities to man. God, however, also recognizes a liability in

connection with every asset He owns. Loving plans and purposes are therefore connected with all personality and property. If these are fulfilled by the possessor, they work out for the good of all concerned. It is this plan of God for man's stewardship of every possession and all personality that further indicates His ownership. The Owner does not desire that that which is His shall be wasted or lost. Rather does He desire to improve and so use all that is His, that good and glory may be derived therefrom. It is to His highest glory and best interest that good and wise use be made of His property. Therein lies the reason for combining personality and possession. They are intended for correlation. Only as these two elements are properly related can personality be adequately developed. Only as personality applies itself to the stewardship of possessions, can the latter serve the higher purposes of God the Father. Possessions become property when personality comes into contact with them. Property is one potent revelation of man's right or wrong relation to God, the Creator and Father, and in its proper outworking in the life of an individual is further proof of God's ownership of everything.

The Purpose of the Owner.

The ownership of God raises the old question concerning the relationship of so-called worldly and spiritual things. Are they one? Which is paramount? The Book says, "Thou hast put all things under his feet." Man then is to use everything to stand upon so as to raise himself up rather than to be submerged. Whenever this is done, the purpose of ownership is revealed in the resultant recognition and acknowledgment of the owner, and man retains a proper sense of dependence upon God and also a correct attitude in values and relations of the various phases of life. In other words, we learn through the recognition and acknowledgment of God's ownership to depend upon God rather than upon anything or anyone else. This right relationship to God the Father-Owner is the basis of all right living, and it means both right thinking and right doing. The purpose of ownership, therefore, produces three very important results in the mind and actions of man. Correct attitudes are maintained. *Things* are kept subordinate in the mind of man and *character* becomes predominant. Correct habits result and we learn the great truth that "a man's life consisteth not in the things which he pos-

sesseth." A sense of responsibility is developed and man constantly turns towards God to know and to do His will. We are so constituted that a proper sense of responsibility is one of the most wonderful incentives towards right living.

Recognition of Ownership.

The ownership of God must first be recognized. The recognition is a simple matter which results from the universal knowledge and instinct that there is a creator and that the Creator must necessarily be omnipotent. This recognition can be given in many ways; fear can produce a recognition of God's ownership, anger and bitterness as a result of thwarted purposes may produce such a recognition, it may come as the result of a feeling of contempt or independence. Years ago I stood in an African street with a crowd of Americans to watch the king of the country pass by. Every one of the people among whom I stood freely conceded that the king of that land passed by. That was a recognition, but it was useless and was the result of mingled feelings produced by citizenship in a democracy that made them willing to say that a king of Africa passed by, but in their hearts to thank their good fortune that

they belonged where they did not have to go beyond the mere recognition that he was the king of an African people *and not their king.*

A sign on the front door of a house that a certain man will rent the building is a recognition that there is a legal owner, but it is a well-known fact that the landlord is not satisfied with the mere recognition of his legal ownership, he is after much more substantial results than the mere recognition.

Acknowledgment of Ownership.

God the Father-Owner desires more than recognition. He must secure the acknowledgment of the individual to His ownership. The people in the African street who stood about the group of Americans as the king passed by spoke of "my king" and paid taxes to support his rule. The landlord was delighted when he could take down the sign that recognized his legal ownership and receive acknowledgment from a tenant of so many dollars paid in advance upon the terms which suited his plan and desire. The acknowledgment of ownership is essential, and it involves meeting the will of the owner upon the express terms which satisfy his will and his convenience. The

desire of the Father-Owner to receive a proper recognition is like the desire of the mother to receive from her child the acknowledgment of her love. It is not unworthy pride, it is not foolish sentiment, but really measures the reality of her great love. The reflex influence of the failure to give proper acknowledgment produces some of the most serious failures of life. It is to be noted that this recognition which the owner demands is not produced because of his omnipotence, but the moment right relations are sustained to Him through Jesus Christ, we become His children, and the measure of our love becomes ultimately the measure of our loving acknowledgment. The greater the love, the more willing and costly is the acknowledgment.

Rights of the Owner.

The owner, by reason of his ownership, must oversee the use that is made of all that he owns. He must have relations to the possessor which involve not only the possessor's relations and duties to him, but his relations and duties to the possessor. These relations and duties are modified by the character of the thing that is owned and used. The owner has the absolute right to direct how the thing he owns shall

be used. "And when I come again, I will require mine own with interest."

Responsibility of the Owner.

Responsibility of ownership must also carry with it accountability. The accountability must be not alone concerning what is owned, but must also be related to those who use it. The owner must be specific enough in his directions to plainly convey his will as in the case of the parable of the talents, for therein Jesus gave directions that were specific enough to show the use that the individuals were to make of the talents which were committed to them. There is one other pertinent quotation that concerns our accountability and it is found in the statement that we are to be faithful in that which is another's, and this will produce an acknowledgment that is free, regular, cheerful, proportionate, not as one who is bound by a law, but as one who is free by love and grace through right relations with Jesus Christ. Such responsibility and accountability safeguards the possession and also the possessor.

The owner may permit things to be done with his property for a season that are not in accord with his will, but the measure of the possessor's accountability covered by

the responsibility of the owner will sooner or later call to account the one who has misused what was entrusted to him. We must not be deceived by the delay which often occurs in connection with the accountability. There are many examples of such delay; the tower of Babel, the flood, the priests of Baal on the mountain top, and Peter's crass denial of his Lord after a personal warning. Even these examples of delay give no surety that they are to be universal, for the simple reason that Ananias and Sapphira warn us that we are not to be contemptuous of the owner's responsibility towards our accountability.

In concluding this discussion of ownership, it must be clearly remembered that our accountability is not just for the substance or possession, but also for the personality, for God owns all that inheres in or belongs to the life. Money is not the only acid test in every life in connection with God's ownership. There are numerous cases where ample money is willingly given, but the other elements are stubbornly and willfully withheld. An analysis of the conditions prevailing among Christian people will reveal that about one-half give some money and far less than half give time, energy, or talent to God for actual

participation in worth-while service for the Father-Owner. In many cases, therefore, the acid test is willingness to give the personality as well as the substance for contact service with people whose habits of life make them exceedingly distasteful to those of different habits and households. The whole purpose of the Father-Owner in making us stewards of His manifold mercies, is to win the world to a recognition and proper acknowledgment of His great divine purpose by saving them from their sins to His holy purpose. To such an end the Owner as Father commits every life and all substance in like manner as He committed His only begotten Son, Jesus Christ, to save a lost world.

Many an individual regards this great truth of God's ownership as a mere abstract truth. The use of the imagination in Christian life and experience has not been developed and realized, therefore, reality is lacking in our spiritual understanding and experience. We talk about a steward, a possessor, an Owner, with no clear understanding of what the terms mean. I often reach the conscience by stirring up the imagination of an audience with a humorous reminder of an experience of childhood, when in the absence of all the

household, I sneaked into the pantry and stole the preserves. How the memory of their taste does linger! Ah, yes, and how the imagination makes real today what happened when the theft was discovered. I may think a thousand times about it, and yet the taste of the preserves is mingled with the sting of the punishment. My imagination kindles those tastes again. That was a common experience of practically every child. If so, why not let our imagination have reign in spiritual relations and things and make them again and again a present reality. Reality is the concrete result of experience and without personal experience there can be no reality.

Analysis—Chapter III

POSSESSOR AND POSSESSION

A DEFINITION OF TERMS.

1. *A Legal Ownership.*
2. *Ownership and Possession are Different.*
   (1) One no proof of other.
   (2) Illustrations.
3. *Responsibility of Owner to Possessor.*
   (1) Mutual responsibilities.
4. *Rights of Possessor.*
5. *Illustration of Points Three and Four.*
6. *Unity of Possessor and Possession.*
7. *Who Is Really Rich.*
8. *The Righteous Possessor.*
   (1) How to become ultimate owner.
   (2) Subduing not subdued.
9. *Some Dangers.*
   (1) The master and slave.
   (2) Losing of great for least.
   (3) Losing sight of God.
10. *An Adequate Acknowledgment.*
    (1) Every element contributing.
    (2) Constancy and proportionate use.
    (3) The law of progression.

III

POSSESSOR AND POSSESSIONS

THE proper acknowledgment of God as the owner of all that inheres in or belongs to the life constitutes the individual as a possessor. It makes all his possessions the trust that constitutes his life work and character developing enterprise.

A possessor is one who possesses or enjoys the use of anything, as for instance land, money or talents of mind, the holder of a thing as opposed to the owner.

Possession, according to the dictionary, is defined as the act or state of possessing; the having, holding or using of property in one's power or command; occupancy either rightful or wrongful.

In law it indicates the exercise of such a power over a thing as attaches to lawful ownership, the detention or enjoyment of a thing by a man himself; the condition under which one may exercise the exclusive domination over land, for instance—or, in general exercise power over a thing at pleasure. Under Roman and civil law,

possession comprises the elements of physical control and intention to possess, while in English law the general rule is that exclusive control gives legal possession unless the apparent possessor merely holds as an agent or servant of another.

These legal and common definitions have been given in order to put the proper background for the spiritual understanding of those same terms, possessor and possession.

In our relations with God and in all spiritual associations, the possessor, as revealed in the parable of the talents, is one who holds in trust anything of value which he may use for the purposes of the owner. Possessions are whatever one possesses, enjoys and exercises such a power over as attaches to lawful ownership. A right to deal with the property at pleasure and to exclude other persons from meddling with it.

Property, therefore, is simply the result of relating things to people.

The world recognizes legal ownership under normal conditions but in times of war or other stress, governments have always exercised the right to divert ownership from an individual or group, thereby demonstrating that the ownership of the

individual was a mere fiction, and that the individual in the last analysis only held possessions which were subject to higher powers, if needed.

In the previous chapter we have shown that to own is to have the right to control not sometimes but always. The control may be exercised or not, according to the will of the owner. The owner may at any time himself exercise control or invest some new possessor with the powers of control. Therefore, in all things spiritual, to possess without owning is to have the use, administration or distribution of that which is possessed, subject, however, to the desires and restrictions of the Father-Owner.

The distinction between ownership and possession will at once be seen when it is realized that possession is no sign of ownership, despite the old adage that "possession is nine points of the law." A burglar has robbed a jewelry store of many watch cases during the night. The next morning, with a list of the numbers of the stolen watch cases in his pocket, a detective goes out to search for the robber. He meets a suspicious stranger carrying a suit case and when he looks inside finds the watch cases stamped with the numbers on the lists

handed him by the jeweler. The robber, despite his possession of the goods, is not the owner. Possession does not constitute ownership.

We can perhaps get another viewpoint of the distinction between ownership and possession when we remember that a bank or life insurance company is in possession of funds which they do not pretend to own but only to hold and to use for certain definite purposes outside of themselves.

The Father-Owner has a distinct and well-defined responsibility to everyone in possession of His powers and things. God has made ample provision to meet all His responsibilities in connection with everything that He owns. No matter what may have been the original status of the individual soul in the sight of God, at once, when we have voluntarily sought Him out and given ourselves to Him, we are in the position where mutual relations of great importance have been established and each side to the agreement has lovingly and cheerfully assumed its share of the obligations and responsibilities.

The Father-Owner has accepted us as His children and conferred upon us the great office of steward in connection with all we possess. On the other hand, we have

with love and joy cheerfully accepted a most dynamic and responsible relation to the Father-Owner, which calls for definite use of all we are and have, in certain well defined ways, made plain to us by Him. The terms are of His making, the acceptance of the possession is loving and voluntary on the part of the possessor who must make constant acknowledgment to the Owner of all that is implied by the trust committed to him as steward.

The rights of the Father-Owner are clearly defined, as well as those of the possessor and the mutual responsibilities must be borne by each alike in a faithful outworking of all that is involved.

Let me emphasize what I have said by an illustration, which is very commonplace and therefore easily apprehended. On a certain street stands a vacant house which attracts the attention of a passerby. A large sign on it indicates the name and address of the landlord. Attracted by the appearance of the dwelling, the passerby seeks an interview with the landlord. Having greeted him the would-be tenant says: "Mr. Landlord, I would like to occupy the vacant house on ——— street. If you will permit me to live there, I will promise to place and keep on the back door a large

sign, saying to all the world that you are the landlord. And if you insist I will put a similar sign on the front of the house. I will also gather all the fruit from those apple trees in the yard, and after my own cellar is full and my friends have had what I care to give them, then, if any remain, you shall have a sackful of the fruit. I suppose I can move in at once!" That landlord would look at the prospective tenant long and closely. He might even suspect the fellow of being insane for making him such a proposition. However, he would likely say, "No, you cannot occupy that house upon any such terms as you have just outlined." "But," interposes the man, "I want to occupy that house, Mr. Landlord." "Then," will be the reply, "attend while I state to you the terms upon which you can do so. Upon the advance payment at my office, on the first day of each month of the sum of twenty-five dollars, you may be my tenant." "All right," promptly responds the man, "I will accept your terms and here is the first payment." "Thank you," responds the landlord, "you can occupy that house so long as you comply with the terms I have stated."

The man enters upon his tenancy and remains so long as he meets the landlord's

terms. His entry into the house as a tenant is evidence that he intends to meet the terms offered him. Possession of that tenancy is the tenant's liability. Compliance with the terms is an act of accountability on the part of the tenant. The rent paid to the landlord is an asset to him, but the reception of that rental is a liability to fulfill his part of the agreement. Suppose the landlord sent around an ugly man to collect the rent, or the collector came on a rainy day. Dislike for the collector or the weather would not alter the terms of the tenancy. Possession of that house involves compliance with the terms of the landlord, despite like or dislike of other things. Meeting the terms of the landlord is the one great and essential requirement. Possession is dependent upon having met those terms. Failure to do so means that sooner or later the displeasure of the landlord will come and eviction follow. Some landlords are swift to evict, others are patient and long-suffering, but the final outcome is certain. To apply this to our problems, God represents that landlord and we, with personality and possession, are the tenants. We possess what he owns upon the terms laid down by him.

Let the illustration be used to point out another truth that greatly concerns the possessor. That prospective tenant was quite willing to recognize the landlord by a sign posted upon the back door of the house, stating that he recognized the right of the landlord. If necessary a similar sign of recognition would be put in a more prominent place on the front of the house. What more recognition could any landlord desire? A sack of apples from his own yard when all other wants had been supplied, and what then remained to be passed on to him! The wise landlord, however, knew how valueless such a recognition and "gift" would be both to him and the prospective tenant. He, therefore, refused recognition of such a nature and demanded, instead, that it should take the form of an acknowledgment, costly enough to make the tenancy valuable. He asked for a payment, not a gift. To allow the tenant to occupy the house without acknowledgment to the landlord was to destroy, or at least belittle, the value of the possession. The owner knew the cost. He also knew that the real value of possession would lie in an adequate and judicious rental. Without an actual appreciation of values, possessions are curses and not blessings. Values are

not determined by what you hold in your possession, but by what you use or pay out for the blessing of others.

A recent issue of a New York paper told of a man found dead in a shack in New Jersey. An investigation disclosed that the man died of starvation. But when the body had been removed and the authorities started to tear down the filthy old building, under the floors, in nooks and in crevices, they discovered over a quarter of a million dollars in gilt-edged securities. Values are found in what you use, not in what you hold. The Owner of your personality and possessions has clearly stated His terms to every possessor. All who wish to be righteous possessors will learn those terms, and will at least pay to the Owner all that is expected in the manner prescribed, and at the time stated. There is a wonderful revelation of the Christ spirit in relation to possession found in Luke 12: 13-21:—

"And one of the company said unto him, 'Master, speak to my brother, that he divide the inheritance with me.'

"And He said unto him, 'Man who made me a judge or divider over you?'

"And He said unto them, 'Take heed, and beware of covetousness: for a man's

life consisteth not in the abundance of the things which he possesseth.'

"And He spake a parable unto them, saying, 'The ground of a certain rich man brought forth plentifully:

" 'And he thought within himself, saying, "What shall I do, because I have no room where to bestow my fruits?"

" 'And he said, "This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

" ' "And I will say to my soul, 'Soul, thou hast much goods laid up for many years; take thine ease, eat, drink and be merry.' "

" 'But God said unto him, "Thou fool, this night thy soul shall be required of thee; then whose shall those things be, which thou hast provided?" '

"So is he that layeth up treasure for himself, and is not rich toward God."

The possessor and his possessions are one in the sight of God, and in results which accrue to the individual life. The wrong use of spare time soon reflects itself upon the whole life. It is not enough to use the business hours to good advantage or to use the Lord's day in worship, provided the rest of the time is spent in wrong ways that

damage the value of the total life held subject to the will of the Father-Owner. The unity of the life in all its outreachings must be constantly guarded by the use of possessions by the possessor.

The world raises much question today about the rich people, and almost always a rich person is defined in terms of great possession of things material, such as houses, lands, money or a great business enterprise.

Lately it was my pleasure to meet a Christian, who, prior to two years ago, counted his wealth in seven figures. Then sudden disaster had come to his business. When he talked with me, he smilingly said, "Now, I could not draw a check for one hundred dollars against my bank account, but," added he, "one thing will always be a great source of joy and satisfaction to me: while I had certain possessions, it was my blessing to be able to devote over a quarter of a million dollars to the work of spreading Christ's gospel throughout the world. So you see I am always going to be rich in the things that God counts most worth while."

That man had developed vision and character because he put himself, and what inhered in his life, into God's way of lovingly

being a good possessor. He was rich in the possession of a Christlike life of prayer and service.

A possessor with houses, lands and a great business may be utterly destitute in human affection or divine love, he may be a veritable slave to his business, having no time for any ministry of helpfulness, cheer or joy and so in life's paramount values the balanced account shows a large deficit, though under the business or money sign he may be able to show great wealth. "A man's life consisteth not in the things which he possesseth," for a man may gain the whole world and lose his own soul. He may pull down barns and build greater. "Thou fool," said the Master. He may be a wonderful mark for the revenue collector, but the men, women and children of the neighborhood where he lives are all afraid of him. He is indeed a poor possessor. Therein lies the danger in possessing.

On the other hand, note the value in being a righteous possessor. He who has a fortune in good deeds, kind words, unselfish service, or of just relations in Christ's name, is entitled to credit. Those are the things a possessor can convert into ownership; for in the process of acquiring and using such elements, they become part of

him inseparably "and are as treasures laid up in Heaven where neither moth nor rust doth corrupt and where thieves cannot break through nor steal." Whatever money is left unused in the life must be left behind and its use then cannot affect the sum total of our personal and spiritual character once we have gone.

The possessor in handling his possessions in all their life relationships must subdue them rather than to be subdued by them, for in 1 John 1-3, we are told that man is to subdue creation and not become subservient to it. Many a business man in possession of large interests is wasting his real opportunity because he is a slave to the things which are in his possession and such a man is poor indeed for character is always to be preferred to money or business preferment.

Another danger to be avoided in the handling of possessions, whether it be time or money, energy or talent, is to develop the less at the expense of the great. One's property is one's self and one is joined to his property. If a spirit of idolatry seizes upon a possessor until the individual is borne out of all proper proportions in his daily living, then his possessions have become the doom of the possessor, for we are

told, "Render unto Cæsar the things which are Cæsar's, and unto God the things which are God's." We need, therefore, as possessors to constantly examine our possessions to see "whose image and superscription is on the things possessed." If the image of God is on our possessions, the necessity for an adequate acknowledgment lies in the love of justice and the essential reactions which will follow such acknowledgment.

The penalties of misuse are alike both private and public. The inner soul of the possessor is seared by the sin of his misuse while the other possessors about him are dismayed, discouraged and disheartened, thereby adding to the cumulative guilt of the misuser. In this connection, we must not forget the sorrow that is caused the Christ whose personal representative we are, and whose cause we are bound to further by every good use that we can make of our possessions.

The sum total of all the powers, benefits and blessing in or of the life constitute one's possessions. It is not in the right of the possessor to say that God is the source of your home blessings, but that you are responsible for all that has resulted from your ventures in the business world. It will

not do to acknowledge God with the money in your possession and deny Him with the time, energy, talents, and personality entrusted to you. Christ and His church need part of all your possessions in order to do a perfect piece of work in the world. It is easy for some people to give money but hard for them to give time or personality. As the children of the Father-Owner, He views us from the standpoint of what is possessed by the life itself in its totality. As a possessor we must account for what is both easy and hard to possess. All must be in the reckoning of the possessor. The rich young ruler had given money but Christ asked for more. The young man failed when he declined to accede to the further request for all his possessions, because in the failure to accede he denied the Father-Owner His right of control. The reason for this need to hold our all as a possessor, is that one element or even two of our choosing will never solve the problem of world redemption.

For instance, money alone will never solve the problem of our foreign-born population, from the Christian standpoint. In fact, those people so unlike many of us and disliked in consequence, are part of our possession held in trust for the Master.

Love, service, fellowship and personal contacts must be invested in work with them as well as the detached part of our life called money.

Naturalization laws will not make them good American citizens. To the law must be added acknowledgment of the great Father-Owner of them and of us.

The Father-Owner's investment in us will never accomplish His purpose except by use. A law of life is to get and to use, not to keep. The process of dying is intimately related to keeping. Things spoil by keeping. The best things of life are saved by using. The memory of an old twining honey-suckle vine that used its beauty, sweetness and fragrance with lavish abandon in the days when as a boy I played around it and plucked its blossoms and sucked them for the mite of honey hidden in their depths, has made that vine one of the things that will last forever in my life. It is by the use of her love that a mother attains her imperishable place in the heart and soul of her sons and daughters. We acknowledge the Father-Owner and honor our possession only as we use to the full all that is in our possession. We really keep what we give away.

If possession itself is the chief joy, then our possessions become our idols and we lose God. The one distinguishing mark of Christianity, the place where it differs from all other religions is in the point where no thing can be given to God apart from the giver himself. The gift and the giver must go together, at once to be the great sign that the whole life belongs to and acknowledges the Father-Owner.

Proper possession has a normal path of progress which every child of God must learn to follow faithfully. The path begins with recognition of God, then the recognition is immediately followed by acknowledgment. The acknowledgment is accomplished by the proper use with regularity and in due proportion of all that is held in possession. As life grows apace in divine realms, the estimate of values is constantly changing from the material to the spiritual. Bye and bye all that is in the possessor's life is made to serve in the formation of Christ-like character, until the accountability of the possessor is the constant habit and aim of the whole life. Thus a veritable partnership with the Father-Owner comes to pass in the life. Then the possessions have helped to lead the possessor into the closest possible relationship to the Father-

Owner and His purposes in that life are worked out in the world around him.

In this consideration of possessor and possession, the subject has been considered from the intensive side, with the reactions extensive in their nature; while in the chapter that follows, stewardship is treated as the extensive phase of possessor and possession; with the reactions intensive in their nature. Stewardship grows out of the relation of the possessor to his possessions under the will of God.

Analysis—Chapter IV

THE STEWARD

SOME DEFINITIONS.

1. *A Steward in the Bible.*
   (1) His opportunity.
   (2) His responsibility.
   (3) His accountability.
2. *The Voluntary Principle Not Slavery.*
   Interdependence not Independence.
3. *A Specific Acknowledgment Needed.*
   Examples of failure or success.
4. *Reasons for Past Failures.*
5. *The Need of Stewardship.*
   (1) The poverty of the world.
   (2) Our uplift and joy.
   (3) A proper balance to life.
   (4) The unity of life.
6. *Money Not Always the Acid Test.*
7. *Characteristics of Faithful Steward.*
   (1) Constant acknowledgment.
   (2) Acquisition and use.
   (3) The reactions attendant upon actions.
   (4) Inclusiveness.
   (5) Internationalism and the universal.
8. *Possible Sins of a Steward.*
9. *A Disciplined Life.*
10. *Partnership.*
    (1) The minister and the missionary.
11. *A Final Example.*

IV

THE STEWARD

THE term steward is a technical one, so first of all it must be thoroughly defined.

The Standard Dictionary defines a steward as, 1. "A person entrusted with the management of estates or affairs not his own; one who manages or disburses for another." 2. "An agent appointed by a Lord of the manor to lease lands, collect rents, etc.; sometime having also summary magisterial powers."

The term trustee has somewhat the same meaning in legal circles, but it is too contracted and limited in its meaning really to cover the Biblical term steward.

In order to understand the Scriptural and spiritual meaning of the word steward, let us next examine the texts where it is used in the Bible.

Genesis 15:2—And Abraham said, Lord Lord, what wilt thou give me, seeing I go childless, and the steward of my house is this Eliezer of Damascus?

Genesis 43:19—And they came near to the steward of Joseph's house; and they communed with him at the door of the house.

Jeremiah 22:17-19—But thine eyes and thine heart are not but for thy covetousness, and for to shed innocent blood, and for oppression, and for violence to do it. Therefore thus saith the Lord concerning Jehoiakim the son of Joseph king of Judah, they shall not lament for him, saying, Ah my brother! or, Ah sister! they shall not lament for him, saying, Ah Lord! or, Ah his glory!

He shall be buried with the burial of an ass, drawn and cast forth beyond the gates of Jerusalem.

Daniel 1:11—Then said Daniel to Melzar the steward, whom the prince of the eunuchs had set over Daniel, Hananiah, Mishael, and Azariah.

1 Chron. 28:1—And David assembled all the princes of Israel, the princes of the tribes, and the captains of the companies that ministered to the king by course, and the captains over the thousands, and captains over the hundreds, and the stewards over all the substance and possession of the king, and of his sons.

Matt. 20:8—So when even was come, the Lord of the vineyard saith unto his stewards, "Call the laborers, and give them their hire, beginning from the last unto the first."

Luke 12:42—And the Lord said, "Who then is that faithful and wise steward whom his Lord shall make ruler over his household, to give their portion of meat in due season?"

Luke 16:1-2-3—And he said also unto his disciples, "There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

"And he called him, and said unto him 'How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.'

"Then the steward said within himself, 'What shall I do? for my Lord taketh away from me the stewardship; I cannot dig; to beg I am ashamed.' "

Titus 1:7—For a bishop must be blameless, as the steward of God; not self-willed, not soon angry, not given to wine, no striker, not given to filthy lucre:

1 Cor. 4:1-2—Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God.

Moreover, it is required in stewards, that a man be found faithful.

1 Peter 4:10—As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.

Even a casual reading of these passages from the Bible will impress upon the reader the largeness, the dignity, the opportunity and the responsibility of a steward.

Notice particularly that so full of personal opportunity and responsibility is the office of steward, that the holder thereof has every chance to rob the Owner and abuse the trust confided in him. The Owner is absent and has left His property and all His interests in the hands of His representative or steward. The steward has even greater responsibility and opportunity than an ambassador who cannot initiate but simply represents, while the steward can initiate, develop and convert to many varied uses all that is entrusted to his keeping. About the only limitations imposed upon him are: First, the Owner must receive the first fruits of all the increase. Next, the steward, having given back to the Owner the first fruits, must devote the remainder to good purposes.

Again the steward must not permit any of the Owner's talents to be unused. Outside of these four simple things, the largest discretion is allowed the steward. Finally, the steward must render an account of his stewardship at some time.

All personality and possessions are entrusted to the possessor by the Owner, under conditions and for ends of His choosing. His will makes each life a stewardship. The steward is not supposed to go his own way or do his own will. His way and will are the way and will of the Owner.

At this point it is well to remember that the steward is not a slave who in the hands of omnipotence must perforce do the will of his Master. The Owner is the Father. The Steward is a child of the Father-Owner by adoption into the family of God. The basis of all our relationship to God is mutual love. Love is the greatest motive of life. It was love and not law that brought us voluntarily to the place where we surrendered our life into the guiding hands and will of God. It is love that God relies upon to make us good stewards of His manifold mercies. It is voluntaryism and not slavish fear that must underlie all our stewardship.

We have an example of the dedication of life accompanied by a loving token in the record concerning Jacob found in Gen. 28: 20-22.

"And Jacob vowed a vow, saying, 'If God will be with me, and will keep me in this way that I go, and will give me bread to eat, and raiment to put on, so that I come again to my father's house in peace; then shall the Lord be my God; and this stone, which I have set for a pillar, shall be God's house; and of all that thou shalt give me I will surely give the tenth unto thee.' "

It was not law alone that caused Jacob to take this vow. It was the spiritual vision in his soul rather than the legal requirement which moved him to take it and fulfill it. All in the life belongs to God but as a simple acknowledgment of that fact a first share of time, talents, and energy must also be laid on the altar of God to be used in His kingdom enterprise.

Our voluntary recognition of God, and surrender of our lives to Him, has in effect merged our independence into an interdependent state that causes us constantly to give the Father-Owner substantial tokens of our acknowledgment of His Lordship. Any weakling can assert his independence,

but it takes a loyal self surrendered man to assert a life of interdependence into all human and divine relations.

The church of Jesus Christ is honeycombed with individuals who claim to love God and to have found salvation in Jesus Christ, but their lives are utterly void of any real acknowledgment of their stewardship. About ten per cent. of church members give God a tithe of their money and only about fifty per cent. contribute regularly for the support of the local church enterprise and a far less proportion give money for the missionary enterprise. As a reason for this prevailing condition, it is often urged that a large number of women and children in the membership have no money to give. When carefully examined, this is found not to be a fact. Not five per cent. of church members are actually in that class. It would be a great exception to find a child that in the course of a year did not have a dollar to do with as he pleases. It would be hard to find a woman who did not have five dollars of her own in a year to do with as she pleases. The number of nongivers, therefore, should be very small. What, you would expect such people to contribute out of their *sparsity!* Yes, Jesus blessed a widow under similar

circumstances who had just two mites and gave it all. Moreover, He stood by and let her put the money in the treasury. It must be constantly taught that proportions and not amounts are what the Father-Owner seeks after.

The steward has a storehouse. He lays up treasures in heaven where neither moth nor rust doth corrupt and where thieves cannot break through nor steal. The obedient and loving steward will not wait till some one comes to collect from him the first fruits that must be paid to God, but week by week, without any other solicitation than love's great dynamic, he will willingly and voluntarily lay on God's altar the amount required. To that necessary minimum will be added, from time to time, whatever else the prosperity of the steward will allow.

If we study carefully what came before the words contained in 1 Cor. 16: 1-2, we will learn how the victorious spirit of the great Saviour is to be expressed by the willing, loving stewardship of our possessions and personality. We must not fail as we read the last part of the fifteenth chapter of first Corinthians to catch: "Therefore, my beloved brethren, be ye steadfast, immovable, always abounding in

the work of the Lord, for as much as ye know that your labor is not in vain in the Lord." That passage binds all of that wonderful utterance in the previous part of the letter to that which follows when he goes on to say: "Now concerning the collection for the saints, as I have given order to the churches in Galatia, even so do ye. Upon the first day of the week, let each one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come." It is in such passages of the Word that we need to remember that chapter and verse marks were not in the original letter, but were put in later to help in marking where certain truths were to be found.

"But," some one says, "the steward is not bound absolutely by the words of that one utterance. That is just a broad, general principle." As can be pointed out, the heart is not bound absolutely by the time-law governing the number of normal beats per minute. Derangements of other physical functions or unusual circumstances, will temporarily alter the number of heart-beats per minute, but the general time-law will still govern as soon as normal conditions are resumed. Experience reinforces the truth of this general principle. Under

normal living conditions, therefore, the steward will give an account of his stewardship in accordance with 1 Cor. 16:2, and the wise planning of God will care for the abnormal conditions that may here and there arise. We should notice that the reader of God's Word accepts without protest things that meet with the ideas and plans of his life. He objects only to the requirements that do not conform to his desires and plans. To be consistent we must treat all the requirements upon the basis of their specific demand upon the life of the individual. It is perilous to use the penknife upon the Word of God to cut out what we do not like.

Here is a small church in the city, of 250 members. It will be found that at least eighty-five of them are wage-earners and the average weekly wage will be about $18.00. The aggregate income of that membership would be $79,560.00 per annum. If the Lord's work should receive one-tenth of that, the resources of the church would be about $8,000.00 a year; or suppose two-thirds of the tenth came into the church treasury for all purposes, it would produce $5,304.00 during a year. That sum is largely in excess of what such a church receives today. The basis of cal-

culation is a very conservative one, even if you allow for a few families that might be divided in their church preferences and therefore, would be paying into two church treasuries. The loose collections, supplied largely by non-members who attend, would add to the total income of the congregation as well as the fact that among eighty-five wage-earners there would be an average of at least two or three salaried people receiving much higher wages. These last two items would offset possible losses on the other count in any case, even if they did not increase the income. A church of similar size in the country or small town would realize a much larger amount as the proceeds from farms or ranches would provide a higher average income than realized from wages.

About one-fourth of the church membership utilizes some of their time, energy, talents and personality in service with Christ. Eliminate from our calculation the aged church members who are too feeble to do any personal service, also mothers with children so small that they cannot attend any social functions or entertainments, also those heaped up with civic or charitable work of a definite character, and you have left the people who should be in service

somewhere for a part of their time, doing work of a definite Christian character. Would you be willing to say that a fourth of them are acknowledging God in any adequate way by the systematic proportionate use of their time, energy and talents? I fear that a close examination would reveal that not even a fourth of those professed Christians would be found acknowledging God in such a stewardship. Church members engaged in civic betterment work or in charitable organizations should be recognized by the local church as fulfilling their obligation to Christ, for all such work done by Christians is fulfilling His purposes in the world.

Careful calculations made on the basis of reasonable expectations in the use of the manifold mercies of God for stewardship acknowledgment of Him would cause serious concern when the loss to the Kingdom of God was even partially realized.

Lest for one moment any one wonders why God requires all His children to be stewards, be reminded of some people you have known. Here is one person, narrow, sordid, crabbed, with no world-outlook, no brotherly love, and no sacrificial life. Ask yourself what is wrong with such a person. "He lacks character like unto Christ" must

be the answer. Christ-likeness comes from fellowship with Christ in the daily life. From Him comes the world-vision, brotherly love, communion with God, and a stewardship. These things are all derived, not from getting alone, but from learning to spend wisely and well. The steward is to spend the Owner's gifts in order to express the life and will of that Owner. So the character and will of that Owner are built into the life of the steward. Character is built, not brought, nor bought.

The life that lives and multiplies itself is the life that spends. God never made either a human body or an immortal soul to be a depository. We are to be channels. What we take in and pass on through heart, brain, and life, we keep to bless and help us on our way. What we try to keep without passing on through our body, brain, and life kills the body, the brain, or the life itself.

It costs to really live. It costs to be a good steward. There is a minimum price, which if not paid brings stagnation and death. There is no maximum cost to real love short of life itself. Such love does all within its power. It brought the world "the unspeakable gift." Our stewardship

should be of the highest type in the presence of that unspeakable gift of God.

As a type of proper acknowledgment, let me cite here several cases. A certain travelling man carefully sets aside time each day for study of the Word, for prayer, and then a period when he definitely does some piece of Christian service. The results achieved are tremendous in the aggregate, to say nothing of the constant dynamic of his life in his personal character and contact.

In an Eastern city, a little girl was led to Christ by a deacon, who taught the convert that she must be a steward of all her life. In a perfectly natural way she now acknowledges God with the first fruits of her increase of time, energy and talents, as well as money. As a direct result of her stewardship, about twenty have so far found Christ as Saviour. An exceptional case, you say. The sin of the church is revealed in that remark, because it should be true of every normal member that a proper stewardship of all the elements of life used directly in God's service would produce a spiritual revolution in the world about us. It is not doing so because the leaders are robbing God and are, therefore, incapable

of teaching the other members the essential truths of stewardship.

Much of the present failure in stewardship can be accounted for by two facts. The pulpit for many decades has given out no authoritative message on this subject, caused, I suppose, by a false delicacy because part of the results might have to be used in the support of the ministry, and then the salary being very meager, many a minister has failed to contribute his proportion of money to the support of the church on the ground that he would not pay his own salary and that he was giving his life and receiving in return utterly inadequate monetary return. The fallacy of this whole excuse is easily recognized.

The second fact is that the church has given no personal instruction of an adequate character to teach new born souls what faith in Jesus Christ really comprehends. There can be no saving, growing faith that is merely receptive of Christ's blessings; for the blessings are dependent upon first giving up self to God and making an adequate acknowledgment of that surrender in terms of a stewardship of all that inheres in or is possessed by the life. Both lay and pulpit teaching must now strenuously correct this past failure.

That there is need for a real practice of stewardship is evident on every hand and in every section of the world. The poverty of the world in good things, such as schools, hospitals, doctors, nurses, missionaries, and for food, is all due to a lack of stewardship. There are people enough in the world capable of furnishing all that is needed, but the simple fact is, half the world goes to bed hungry every night and more than half have no chance to get an education or scientific medical treatment when in need. Undoubtedly if such people lived next door to the average church member, their wants would be supplied out of the present plenty, but the next country or the next continent somehow makes the need grow dim, and it is not met. In the world of today, every man, woman and child is our neighbor. Oh, well, but the Father-Owner does not expect us to deny ourselves, to give out of our poverty or even our plenty, to serve Him when we do not feel like it, to do things we dislike to do or are not interested in doing. As well might we say that God would not ask Christ to suffer, to sorrow, to serve, or to die.

A true Christian philosophy of life teaches us that our own joy grows out of our sacrifices, that our doing of a thing

disliked brings the love of living and that the wearing of the crown of thorns leads to the diadem of a kingly soul. No soul does these things unless he drives himself to do them at a great cost of ease and plenty. But the zest of life is then found in those same sacrifices, for they soon become beloved habits. The faithful steward is in reality God at work in the world.

To secure a well balanced life, there must be a well rounded stewardship and therein lies the importance of the unity of life. Our stewardship must be concerned with everything we are and have. In the operation of our bodily functions, it is not possible for any length of time to substitute one function or one element for another. The purpose of the Father-Owner will not be served in a life if only money is given and time or other elements are withheld. To send only money abroad in the world to preach the gospel to the far-away heathen and then fail to expend time, energy, talent and personality upon the people about you is to controvert the mission on which you have sent your money and at the same time impugn your own faith in the plan and purpose of God to save a world. To give the money and add to it ample time for prayer is to fashion the cash into a sword of

mighty cutting power, indeed it will be a two-edged sword, for while it is cutting sin away from lives, it will be fashioning a Christlike character in your own life. Thus will the unity of your life be demonstrated by a well balanced use of the various elements in it, for the whole is greater than the part and the thing itself is of more importance than one element that just helps to maintain it. "Is not the life more than meat and the body than raiment.

To do the whole work of the Father-Owner in the world, more men and women are needed. More houses, churches, schools, more spiritual powers for maintenance, more Bibles and hymn books; so that whichever way you look at it, either money means all those things and is useless without them or all those things mean money and they cannot be used without all the other elements. They are alike interchangeable and full of combinations and powers. The one element can utilize and adapt the other to a great variety of purposes, so all must be supplied by every steward out of the unity of his life in the plan of God. The Every-Member Canvass Plan whenever it has been projected with a proper spiritual emphasis has been of large help in the local church in helping to secure

the participation of every Christian. When combined with or followed by an Enlistment Canvass for Service and worship it has produced splendid results.

Money is not always the acid test of a faithful stewardship. Some people will give you cash with ready willingness but when you ask for time for prayer or study or service, a curt refusal is the response. It is not hard to find people who will give you hundreds or thousands of dollars, but they will decline with indignation a request to put their personal presence or talents along side that of some alien who, because of racial characteristics, smells somewhat different to their highly sensitive perception. Yet those same men will work along side the others in order to make a profit out of their labor in commercial circles. The best proof beyond the mere statement just made is, however, to be found in the positive fact that about half of the church membership give some money, but less than five per cent. do any personal contact service with their fellow men on behalf of the Father-Owner. The faithful steward must give for his Lord's use the first fruits of *all* his increase.

An adequate stewardship is first characterized by faithfulness. The value of a

constant recognition and practice of a spiritual habit is very great, when it is as fixed as are our bodily functions. To miss a heart beat is to be in the face of danger. To miss the practice of a spiritual function is equally dangerous to the soul life.

The good steward does not administer his stewardship upon the basis of his likes and dislikes. Love and obedience govern him. The tithe is not to be paid where we will, but where God wills. It is paid to God, not to the preacher nor the cause. Whether we like or dislike the man or the cause should make no difference with our payments to God for His world enterprise. There may be feeling and emotion present when the payment is made, but whether or not these manifestations are present or absent, the steward is faithful and true.

The good steward does not pay out in accordance with the will of the Owner, and then like a Pullman porter expect a tip for himself. Supporting God's kingdom enterprise by fairs, suppers, and socials outrages many principles of Christian stewardship. The good steward does the will of the Owner and cannot be bribed to do that will by getting things for himself, such as amusement or food. Commercialism does not belong in the church. It must not

be understood that the writer condemns church suppers and socials. Exploitation of the people's needs alone is condemned. Every household of faith should have its social life and opportunities, but divested of all profit-seeking. There is only one way to produce money for God's purposes and that is when, as a direct act of worship, the steward puts the money on God's altar. "But," one asks, "does God base His judgment solely upon such proof as the mere payment at a given time and under prescribed conditions of sums of money?" "No, that is sordid, mercenary, and a mean view of the subject. My conception of God is higher than that." The answer that Scripture makes to such a person may very appropriately be produced here, "No covetous man can have any part in heaven." What is this sin that cuts a man off from heaven? It is holding fast to your possessions. It is a refusal to give to God even when He has told you to do so. Underneath the refusal to hold in trust lies a greater love for the thing possessed than there is for the Father-Owner of all things. That is idolatry. Idolatry kills the soul. Idolatry is a deadly poison to the spiritual life.

The Word of God furthermore tells us in I Timothy 5:8, "But if any provide not for his own and especially for those of his own house he hath denied the faith and is worse than an infidel." That is strong language to use concerning an obligation which involves our lives through ties of human love.

Now let us read Luke 14:26, 33—"If any man come to me, and hate not his father, and mother, and wife, and children, and brethren, and sisters, yea and his own life, he cannot be my disciple.....So likewise, whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple."

If it is essential to the confirmation of the faith that we care for the obligations involved in the relations of earthly love, how much more essential it must be for us to provide for all the wishes and plans of the heavenly Father whose place in our love is to be so much more prominent than any other!

A competent stewardship will primarily concern itself with methods of acquisition. A good steward will sometimes find that the cost in time, energy, talent and personality will be so great that to acquire money by the expenditure of these other life elements would be to make acquisition a sin.

Obviously such would have been the case with men like Moody, John R. Mott or Robert E. Speer. On the other hand, there is a sin of equal guilt in the failure to acquire wealth. For John H. Converse or Robert Kennedy to have allowed their powers of acquisition to lie dormant while they used their life elements for forms of service for which they were less well fitted, would have resulted in the loss of millions for Christian work and have put them in the class of unfaithful stewards.

Next, an adequate stewardship is characterized not alone by its methods of acquisition, but by the use made of what is acquired. The place of deposit will help to determine the ultimate value of the treasure. If your treasure is used for the fulfillment of the purposes of the Father-Owner, then your treasure will be indeed golden and immortal. If your treasure has only earthly places of deposit, then it will turn to dust with your own poor body.

Again, an adequate and faithful stewardship is revealed by the reactions that are produced by the actions. Reactions are a positive factor and force in life. Love acts and the reaction is another piece added to the Christ-like character. Love, truth, beauty of soul, ministry of personal

service, and sacrificial and worshipful giving are immortal, and only such evidences of faithfulness are worthy of the husbandry of the undying soul. Marvellous are the reactions in the soul from such stewardship.

Furthermore, the inclusiveness of stewardship is proof of its faithfulness. You have not solved the problems of a world need for Jesus Christ by just the giving of money. You have not made a home when you have made a payment of rent upon a house. It takes love, a wife, children, and even some furniture, in the house before it becomes a home.

We are stewards of the manifold mercies of God. We are stewards of our personality and possessions. All that has been said concerning our possession is equally true of our personality. Time, energy, talents, and opportunities make up our personality. All of these must enter into the plan of God for life. They must all enter into our stewardship. He is to have the first fruits of all our increase. The heart cannot do the work of the lungs. If one bodily function fails, and temporarily some other part assumes the extra task, the danger point is soon reached. Unless relieved, the overtaxed part will also fail. An un-

used part of the body is a menace. So the stewarding of money will not allow us to rob God of time or energy. A good steward will give the Father-Owner the first fruits of time, talents, energy, and possessions.

Finally, it must be noted that the faithful steward is international and universal in his service. Time is an international element because it has no frontiers, so also are love and prayer. Love and prayer are marvellous in their world outreach. Love, time and energy used for prayer and also money are practically unlimited in their boundaries in the modern world. Hence the need for a faithful steward to direct them everywhere.

To help us in our appreciation of the trust imposed upon us by the Father-Owner, it is wise and necessary to remember the sins that are possible in the life of an unfaithful steward. The catalogue of those sins is a powerful commentary upon the danger that besets us on every hand. Covetousness or idolatry, false pride, intemperance, overindulgence, class hatred, graft, oppression, injustice, robbery, theft, and idleness make up a formidable array of evils to be avoided, and only by keeping constantly close to the Father can such sins

as have been mentioned be avoided. It is the Father-Owner's purpose to keep as close to us as we will allow. The sins possible for a steward to fall into concern not only use but acquirement and distribution also. But the Father-Owner is very patient with an unfaithful steward; that is one great and very wonderful characteristic of true love. But even with all of God's patience, we must constantly be reminded of the case of Judas. There is no evidence that God's patience was at an end. God did not pursue Judas, for his punishment was self-inflicted. "He went out and hanged himself." He was not in accord with God so he separated himself: that is the logical end of a course of action that leaves God out of proper account.

The success of a faithful steward is best attested by a disciplined life. A life is disciplined when all its aims and purposes tend to the accomplishment of a Christ-like character and service. This will often lead people to enlist in a form of stewardship which dedicates all of the time, energy, talents and personality to world enterprises in the name of Christ. The cause we serve needs many more men and women to dedicate their lives to the missionary service. The world must be circled by the glorious

gospel of Christ. That constitutes the golden circle. If we do not complete that golden circle, then we are left at the end of an unfinished circle apart from God.

That same cause should lead many of our finest young men to give their lives to the ministry of the Word. Such life dedication goes far beyond stewardship and becomes a veritable partnership with the Father-Owner. In speaking to a young man long ago, Jesus said, "This do and thou shalt live." "All that," said the young ruler, "I have done from my youth up." Then answered Jesus, "Go sell all that thou hast and give to the poor and come follow me." And when the poor misguided young man declined a partnership with the Father-Owner, the Son turned away sorrowful of heart while the young man departed with a sorrowful countenance.

The practice of stewardship is the practical expression of the relation between man and God. His loving duty is fulfilled by correct ideals and the practices of stewardship. It is essential that every professing Christian pay over to God as a loving acknowledgment at least the first fruits of all his increase. This standard meets the measure of what the Father-Owner expects. A partial and incorrect understand-

ing of the will of God may lead to the adoption of such a standard through fear alone. But when God is known and loved as Father, the thought of parental sorrow over failure will add a far more powerful incentive. Love is the highest and noblest incentive to the child of God. Love knows no limitations, but always seeks to spend more and more for the loved ones. There is, therefore, a possible partnership between God and man. In such a partnership the Father-Owner is the Senior Member of the firm. The man is a junior partner. Love, admiration, loyalty, all make the believer do his utmost to achieve prosperity for the firm and make the kingdom enterprise successful. All that is accomplished is done with an eye to maintaining and pushing forward the world enterprise which lies nearest the heart of the Senior Member of the firm and which His love, sacrifice, and genius developed from nothing to be the mightiest undertaking known in the history of the world. God invested the life of His only Son in the business of the firm. After the foundations were laid, God called mankind into the firm to share all responsibilities and triumphs with Him.

The wonderful omniscient eye of the Founder is always upon you in love and

trust. He gives encouragement, but does not hesitate to lay heavy burdens upon you. He asks actual hard labor of all in the firm, but forsakes no one while engaged in the task. When you occupy such a place in the work of the firm there comes a developing character which is the joy and pride of the Senior Partner. Into the enterprise of the firm you continually put more and more of your personality and possessions, until your life is so welded into and yielded to all its concerns that it would be even worth while to pay the price of life itself. No cost should be withheld that secures from the Founder His loving approval. A tenth invested in the enterprise? Yes, that will be a beginning but nine-tenths, even all, should be given and paid in with joy to make it possible that the Father-Owner should be known and loved throughout the world.

In such a partnership, God will do His full share. He will oversee the whole enterprise, guide all at work in it, and give His blessing to all who sacrifice in behalf of a lost world. Moreover, it means a real fellowship with Christ, the only begotten Son of God. His life touches every part of our life. Into all of our life such a partnership will lead to sharing the powers and

the blessings that were in the life of Christ. His opportunities will be ours; His vision will fill our lives until "for me to live is Christ, to die is gain." This is not a mere theory of partnership, it is a setting forth of an actual practice. There are some men and women who enjoy a partnership with God. He holds first place in their hearts, in their business, in the distribution of their time and energy, and He also receives as much as nine-tenths of their income. God makes His presence felt in a multitude of ways that are full of richness and blessing in their experience.

The church must insistently give again the invitation that Jesus gave to the young man of His day.

Stewardship is splendid, a faithful steward is glorious, but partnership is best of all.

If I should loudly proclaim that I love my wife but gave all my time, energy, talents, and personality to gay pleasures and other people, no matter how loudly I might proclaim my love, no sensible human being would believe me. In particular my wife would instantly recognize the hollow pretense of my words. Deeds, yes, a life of love would be needed to make a proper acknowledgment. Let me quote again those

words, "Where your treasure is, there will your heart be also."

Again, if a man should stand one day in a public place and all men passing by should see him there, well fed, well dressed and money aplenty clinking in his pockets, while he shouted loudly, "I love my wife, I love my wife." Would anyone sane and sensible believe him if just then his wife turned the corner in rags and tatters, and seeing her husband, asked for money for clothing? "Oh no, dear," is his answer, "I cannot, will not give you money for clothes, but I love you." "What, money for food! No, no, get it elsewhere, but I do love you." Such a loud mouthed professing lover would be branded a liar and hypocrite and unworthy in every way of his manhood. The world would instantly and clearly see the crime of such a man. Shall not all of God's stewards see clearly their simple duty to the Father-Owner growing out of their mutual love?

All the money and service troubles of the church arise from obligations unmet. Stewardship is not optional, it is obligatory. It is more than a privilege, it is a mandate, insistent and vitally necessary. In this day of grace and privilege the only thing to be feared in connection with the

persistent agitation in favor of tithing is that the spontaneity of Christianity will be crystallized into legalism, and that the sense of obligation will destroy the joy of giving and of other necessary service. Christianity is voluntaryism and we must never permit it to become legalism.

The basis of Christianity is love, not law. Love is the most compelling force in all the relationships of life.

While, therefore, the obligation is insistently herein presented, it is hoped that the constant reiteration of love's incentive will preserve to the full all the joy of every service rendered, and of all that is put on God's altar—giving.

Analysis—Chapter V

A PLANNED LIFE

1. *God Has Made a Plan.*
   (1) For Himself.
   (2) For His Children.
2. *The Hit or Miss Human Way.*
   (1) Its failure and danger.
3. *A Worth-While Objective.*
   (1) Systematic.
   (2) Proportionate.
   (3) Regular.
4. *Planning the Use of Time.*
5. *The Distribution of Energy.*
   (1) Resting—Restoring by change of occupation.
6. *The Investment of Talents.*
7. *The Use of Money.*
8. *The Great Objectives.*
   (1) A transformed life.
   (2) World salvation.
   (3) A victorious local church.
9. *Illustrations.*
10. *The Final Victory.*

V

A PLANNED LIFE

WHENEVER an individual has recognized and then properly acknowledged God's ownership of all that inheres in or belongs to the life, it produces a stewardship that demands for the life a definite plan for getting, for using, for giving, and for helping. The making of the proper acknowledgment will inevitably and irrevocably give the Father-Owner first place in all the plans for the life. Life is composite and many sided, reaching the spiritual, the social, the physical, and the mental phases of human experience, touching not alone the personality but also the substance or possessions in the life. No steward can properly accord this first place to the Father-Owner so long as the life is lived on the hit or miss way of living. There must of necessity be a plan which includes every phase of the life in its relations with each other phase and then symmetrically and efficiently relates all to God. The plan will be built upon the foundation of voluntaryism which has lovingly

said, "Not my will but thine O Lord be done." Many of the ills of life are caused by attempting to live in the hit or miss way. Much of poverty is caused by living without a plan. The workman drifts from one job to another, the minister without an objective or plan finds it easier to move than to conquer his difficulties. The junior class of the high school is depleted until it is almost unrecognizable when the day of graduation comes later on because parents have no objective for their children and they are allowed to drift into early money earning to make it easy for a planless home. The household exchequer is full on Saturday night for the pay envelope has just come in, but in many a home it is soon empty and no-one can tell whither the money has gone because there is no expense budget and accountability to one another. Many a church also lives in this hit or miss way and money comes in, or fails to come in and expenses must be met without a budget of expense and beneficence to mark the scale of financial objectives either for income or outgo. Constant trouble and spiritual loss is the result wherever there is no plan and objective.

We shall do well to remember that God has made a plan for all His creations, man-

kind included. The heavens above, the earth beneath, as well as the waters of the great seas, constantly remind us that God not only made a plan but that His works continue to operate in conformity with that plan. Even in the realms of mankind, our bodies, as well as our spiritual natures, testify that definite plans and great purposes of the Father-Owner are meant to govern us in all our divine and human relations. God brought order out of chaos in the physical world and then He set mankind the great and wonderful task of working out the great plan that should subdue all the earth and bring it under man's hand and at the same time carry out His plan in each life that would result in the uplifting of the spiritual so that it might, having conquered the physical, be set free for eternity. Therefore, we must remember God has a plan and we must all plan our lives so that at the end of our stewardship we shall have worked out our part in the plan of the Father-Owner.

God Has a Plan for Himself. God has planned to maintain a proper relationship to every individual. Love and not fear is the basis of that relationship. It is a definite obligation because the Father has made known to us His plans and then put

back of them certain promises that are yea and amen. The objectives included in the Lord's plan are concerned with world salvation. The details of that plan are so exact that every individual who acknowledges Him is related to it. The objective in His love and will can only be attained by our participation. And God has planned for every steward a victorious participation in His world-saving enterprise. Our participation must not result solely because God has commanded it. Good practices, or even wrong habits, rest upon fundamental foundations far below any command. They are good or bad not because someone says so, but because of the character of God.

God's purpose further provided for the salvation from sin of every soul in the world through the sacrifice of His only begotten Son after He was born of the virgin Mary, and having attained to the fullness and stature of a perfect man gave himself willingly upon the cross and thus died the just for the unjust. The plan then called for Jesus to conquer death and the grave, His resurrection to be followed by His ascension to the Father. In His place He then sent the Comforter to be His representative on earth to help mankind to complete the plan. The steward, won by love,

has knowledge of all these plans and knows that they are now in operation, and in order to fulfill his obligations determines to match God's plan with one in his own life.

Our plan of life must be aimed as high as are the purposes of God. The objective must be worth while and therefore world-wide. In its operation, it must include the proper use of all his life entities and possessions. System must characterize his life, for organized powers and systematic use add to the effectiveness of the results. From the earliest known days, God has sought to develop system in all of man's relations to Him and to the world plans which involve the rest of mankind. To develop a system is to lessen friction and at the same time increase efficiency because confusion is avoided. But in the development of system, we must retain that essential principle of elasticity or adaptation that proves the worth of the systematic plan of operation. For instance, God's plan calls for a pulse that normally beats seventy-two times a minute, but the system of pulse beats is elastic so that if you sometimes hurry or take unusual exertion the pulse beats can mount up to a hundred or

more for a short while before resuming its systematic number of beats.

The planned life of the faithful steward must include the idea of the proportionate use of all that is entrusted to him. One phase of life or one objective must not secure from the individual more than a just or wholesome proportion of the powers or substance that makes up the life. Now and again we see someone with a huge goitre indicating that somewhere in the body something has gone wrong with the proportionate use of a bodily function, whereas in a properly adjusted life the proportional use of the thyroid gland produces no such unsightly, dangerous condition as a goitre.

The faithful steward must give to God's world plans a proportionate share of his time. This first fruitage of time thus to be set apart by a steward of God will be devoted to cultivating godly tendencies by the reading of the Word, by prayer, by attendance upon public worship, by service in Christ's name amongst His fellow men, and by acquiring religious education that makes him competent to properly relate himself to business life, to family affairs, to social activities and pleasures, and to all else that comprises our complex life of

today. Of course such a plan will meet with practical difficulties. Any worth while task or objective will cause the individual genuine effort and troublesome readjustments. Habits will have to be changed. Customs must be reformed. Past expenditures must be readjusted for future living. New principles must be recognized in the daily life. Sacrifice will become a rule instead of self gratification, but if these difficulties are not worth conquering for Christ's sake, then our profession of love for Him is very much of a farce. I know a lay officer in a local church who had been spending $91.25 a year for tobacco while he had been giving the Lord $39.00 for all His kingdom work. When he sat down to plan out his future life as a steward, he had to change his proportionate expenditures. It was not easy for him, but it was good for his soul and when he conquered the difficulty he was a happy man.

To attempt to give to God two hours on Sunday morning, then give the family the sleeping hours and meal times while all the remainder of the time is spent in a whirl of business rush is to spoil the life by a lack of proper proportions, and at the same time to injure its effectiveness even along

business lines. No life can be at its best when one phase or concern is allowed to throw out of proportion all the other phases and concerns. Variety is the spice of life for it helps to conserve it. Stagnation is the result of lack of variety while rest and enthusiasm come from a proportionate use of one's time and energy.

To give God a dollar a week out of a wage of twenty dollars and then to spend two dollars on tobacco or the movies is to be an unfaithful steward of the substance of life because due proportions were not planned and maintained in connection with the income. To give to commercial affairs all the business acumen while the church of which you are a member languishes for want of business sense and acumen is to fail to achieve a proper result in life for lack of a plan in accord with the purposes of God. The plan must comprehend the keeping of an account with God. There is decided value in a systematic accounting as an aid to systematic giving to God. Can you render an honest account to God if you must do so, if you have not kept an account? Some will exclaim at the difficulties to be met and overcome. But it can be done, it has been done, and many are now doing it. Standards of living will prac-

tically determine the standards of our giving.

God must be given the first fruits of all our increase of time, energy, talent, personality, and possession, and on the basis of principle rather than of law the Word of God indicates that at least a seventh of time and a tenth of the money income will observe the just proportions of life. At least no other definite statements of proportion have been mentioned anywhere in the Word of God and those proportions recognized as a minimum prove themselves to be fraught with blessing for those who lovingly make them the governing principle of the life.

Our plan must be marked by regularity. The value of regularity lies in the consequent and constant definite acknowledgment of the Father-Owner. This tends to add reality to the stewardship we occupy. A spasmodic action is fraught with danger and loss. Note how regular God is in giving us our day and night, our spring and summer, our supply of energy or spiritual refreshing from on high. Remember also that the apostle Paul in planning for a much needed beneficence laid out a plan for the church of Corinth that provided for all the members to give regularly on the

first day of the week. The modern church wherever it has applied that principle of regularity to the giving function has found it fraught with blessing. The calls and the needs are regularly at hand and only a regularity in our stewardship can properly meet the call for our life to help meet the needs of the world.

Our planned life will then include next the use of a definite amount of time. The kingdom of God must be given a share of every steward's time, otherwise it will languish and fail of its purpose. It is essential that we remember that money cannot be given in place of time. God must be lovingly given the first fruits of all our increase. Many a steward has undertaken to give God mere money and no time for service or stillness in His presence. It would be equally foolish to attempt to substitute the digestive process for the blood needed to flow through the heart.

World salvation will not be accomplished till God's stewards plan to give Him a first fruitage of all their time. Many a business man or housewife has said it was not possible to do this. But today many of those self-same people are doing it because they now plan their day's activities in a systematic way and give to the various phases

of life a due proportion of time and energy. This not only produces better results but, in changing from one phase to another vitality and enthusiasm and a sense of spiritual victory, add to the powers that are used for the accomplishment of other things that had heretofore been taxing overmuch the vital forces of life. The recent world war revealed that men and women could give time, energy, talent and money in quantities thought impossible before that great conflict called for the best in us all. What is possible for a national cause must also be possible for Christ.

Some time ago, a great business man said to an inner group of associates: "When you want someone to do a worth while piece of work, go to someone who is already very busy, he will be able to do the task because you will find that he plans the use of all he has to use and therefore can always do another piece of worth while work." Such a rule might in the ultimate break down, but it contains a piece of common sense and good pedagogy that applies to the steward of God.

In the ranks of professing Christians are found the possessors of the best talents to be found anywhere in the world. However, until lately the best talents have not

been used for the Christian enterprise. Happily that is now being rapidly changed and in the teaching of stewardship the church will find the dynamic that will result in placing at the disposal of the Kingdom of God a large share of the best talents possessed by the individual Christian everywhere. The local church needs such talents to do properly the task and in the wider world projection only the best of brain, brawn, love, sympathy, brotherliness, scientific training and educational projection can properly accomplish the great tasks to be done. There are parts of the God given task where nothing short of personality, the personal presence in service can produce the needed result. There are elements of society where money is used and accepted with scorn with the statement that the money givers are mistaken if they think that cash can take the place of human fellowship and divine love. The recent war helped a great deal to prove that people with money can and will give themselves in personal service when the objectives are plain and the service to be rendered is needed. That new born sense of personal service must be fostered and enlarged throughout the local church and

coöperating social and philanthropic organizations.

It must not be thought for a moment that the money in a given life can be left outside the plan for that life if it belongs to God. The money and the life are one. Where the life belongs there the money must belong and where the money goes there the life is placed. God will not be in a life where the lips praise Him, saying "Lord, Lord," while the money is treasured in a blind and covetous heart that loves the money more than the thought and purpose of the Father-Owner.

So the planned life for love's great and glorious sake must give to God the first fruitage of all money increase to the extent of at least a tenth. Greater prosperity will increase the proportion to be lovingly given to God. Ofttimes people speak about paying to God this tithe, but I draw the reader's attention to the fact that in the New Testament the word *pay* is not used but we are asked to give because God would not compel us as debtors or servants but would have us deal with Him as Father and friend. Love is not a law but a great divine principle embodied in a person. So in the name of the Father, we will love to plan to give Him of all our possessions that

His plan for world redemption worked out in our lives may produce in us a Christ-like character. The reality of the Christ life will be in proportion to our experience in it and we get that much needed experience through the discipline of a planned life which gives the Father-Owner the first fruits of all the manifold mercies which He has placed in our lives.

A planned life will of necessity have certain definite objectives. The first great objective will be a transformed life. The transformation will be made through the renewing grace of the Lord Jesus Christ. In other words, today we will use up the powers He has given us by taking Christ into the life and passing Him out to others in prayer, in worship, in communion, in service, in business, in the home life, and in our pleasures among our fellowmen. Every time we pass Christ on to another, instead of lessening the stores of divine grace and power in our own life, it increases our own store for there is that which giveth away that tendeth to increase. The repetition of this process transforms the life and builds a soul into the likeness of God. So of necessity it is the first great objective of our life.

The next great objective may well be to supply the waiting needy world with the Saviour from sin. It hardly seems possible in view of all that the Word of God has to say about the mission of Christ, for a soul to be a child of God and not have the passion for saving a world. It was Christ's great objective and it must, therefore, be our objective. Too many people have read John 3:16 and stopped there, but verse seventeen must be read with the preceding verse if the writer's meaning is to be secured. "For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life." "For God sent not his Son into the world to condemn the world; but that the world through him might be saved." This wonderful utterance would of necessity cause every child of God to seek the salvation of the world if for no other reason than to secure his own salvation, for it says plainly enough that Christ's plan was world salvation and, therefore, the salvation of the individual can only be accomplished by fulfilling the world objective. To save the world from sin we must not alone approach individuals but we must put the regenerating influences of Jesus Christ into all insti-

tutional and social orders. So there is a social or group stewardship as well as an individual steward.

The planned life must next have an application to the divine institution called the local church. That group of self-selected and voluntarily associated believers in the membership of such a church are united for the purposes of teaching, training, emulation and projection, and of necessity the surrendered individual as a steward of God must give an adequate amount of time, energy, talent, personality, and possessions in order to make the church a real power towards the accomplishment of Christ's work in the world and the local area. To belong to such an organization and then neglect to give a steward's faithful coöperation is dangerously near to hypocrisy and denial of God.

Our plan for Christian living and service must consist very largely in doing a great number of small things for other people in Christ's name even if we do not feel like doing them. The child of God when he surrenders himself to the Lord engages not to order his action thereafter on the basis of like or dislike but to make love to God and fellow man the ruling principle.

The local church is not meant simply to serve as a restaurant where you can get food when you are soul hungry, with music and other pleasant diversions thrown in to help make the food palatable, but the church is meant to be a wholesale house wherein is gathered all that is needed for the spiritual life and from which a constant stream of supplies is passing out to all parts of a great needy world. So the local church must receive from every member a due share of whatever is in the life that will accomplish Christ's purpose. The local church has failed very often to meet the needs of its constituency because it either had no plan or objectives or else the plan was not well rounded and, therefore, fell short of proper results. The local church must relate itself to the whole life of its membership. It must, therefore, have a social program, the expenses of which will be met in the church budget of expense.

God has invested in us. He has, as Father-Owner, entrusted us with His wonderful resources and powers. His loving request to each one of His stewards is that he shall so plan the use of all that inheres in or belongs to his life that what He has invested in them shall not be wrapped in a napkin and buried in the ground but be re-

invested so that when He calls for an accounting it will be shown to have gained in quantity and quality by the processes of reinvestment.

By way of illustration, let me cite the case of a man I know. He has in his charge in a big city five large commercial enterprises. But his life is planned and his days are lived according to a program. For many years he has always spent an hour alone with God before going down town to business. Then at two o'clock in the afternon his desk is closed and for one hour he engages in some piece of Christian service. One night every week is given wholly to his local church and on the Lord's day practically all of the time is devoted to worship and service. The Lord's work gets a large proportion of his regular income and his giving of money is with cheerfulness and joy. Yet he is a practical, successful, progressive, business man, and he tells me that since he has been living a planned life with a daily program and certain definite objectives that he is a much more successful man in commercial circles, a better husband and father because his home is not neglected and at the same time he is really accomplishing his Father-Owner's loving will in the world about him.

Such a man saw to it that his local church had a planned life with certain definite objectives and that added tremendously to the effectiveness of the organization.

Another man planned to give to God all beyond his bare living expenses which were kept on a very definite and minimum basis. In consequence, toward the close of his life, he used to say that he had saved $350,000 by spending it for God's world plan of salvation. He went home to the Father-Owner a very happy man when his call came to leave this world.

Oh yes, a new day is coming. I know several travelling men who never fail to speak to someone each day about Jesus Christ and they are successful in their business and popular with their associates. Another man of my acquaintance constantly studies the world to find places where money can be invested for Christ and then, having given of his large store in a generous way, he waters the money seed he has planted by a life of intercession. He is a happy, rich man and humble withal.

The planned life will be a purposeful one, for it will seek after very definite goals concerned with Christian character and world salvation. The consummation of the plan will begin here and now in the life of

the individual and in the life of the local church and it will continue throughout eternity after we have gathered in the presence of the Father-Owner and for Christ's loving sake He has said, "Well done good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of the Lord."

VI

GROUP STEWARDSHIP

AS stewards, we are our brother's keeper. The local church gives us a center from which we can all help each other. The local church is a divine institution. It was brought into being to serve as a household of faith for the development of each and every child of God. It was also to furnish every steward of the Lord's resources a base from which to make use of all possessions in order to win a world to the Savior and Lord. The children of God belonging to a church must, therefore, help each other to exercise a worthy stewardship of all the powers and possibilities that are contained in their household of faith. These powers and possibilities are almost entirely resident in the individuals who compose the membership of the church. In other words the powers and possibilities are in people rather than things.

Our stewardship is of a dual character. It is first of all individual, because in addition to God's initial ownership of each life, each one of us belongs to God through a

personal commitment to the Lord Jesus Christ.

Secondly, we have a group stewardship, because as individuals we have separately and voluntarily committed ourselves to a relationship with others that involves the use, for a united task, of all that belongs to our individual stewardship. This adds a new element to our stewardship.

As individuals, unrelated to each other in a group system, it would seem impossible to fulfill the purposes of God or our own individual responsibility as stewards. Each local church is therefore supposed to be composed of a group of regenerated stewards, likeminded in the Lord Jesus Christ, who have voluntarily associated themselves together for the purposes of their Lord and Master.

The average local church has greatly neglected the people comprising its own household. It is an undisputed fact that only about half the membership of the average church worship with any regularity at the services held in their own edifice. All the work of the average church is done by less than a quarter of the membership. About half the church produces all the monies that are contributed for any purpose in the life of the church.

In consequence of the above facts for many years, an average of about half of the number added to the church roll by profession of faith have been lost to sight and have then been erased or excluded. This indicates that there has been a failure to produce a group stewardship.

Our group stewardship will of necessity concern itself with the development of worship habits in every member. There are three phases of worship that need to be adequately developed, public worship, personal worship and family worship. The church will never be able to fulfill its God-intended purposes in a victorious way until each individual steward contributes a worthy share to the sum total of the spiritual life of their church by means of a well-developed threefold worship life. To do this, many individual stewards will have to use some time, energy, talent and personality in order to help other less faithful stewards realize their stewardship in regard to developing within themselves worthy worship habits. By this means, mainly, can we learn to abide with God. Many local churches, upon examination, will find that perhaps half of their members seldom or never worship God in the public services of their church. In con-

sequence they have no dynamic to begin or to maintain personal or family devotions.

We have a stewardship! Let us exercise our individual responsibility in order to produce a worthy group stewardship. Only a worshipping church is a world-conquering church. Our stewardship vitally concerns Christian world service.

The path to the production of a household of worshipping stewards is followed only when time, energy, talent and personality are committed to God in order to serve him. Every steward is in fact a servant and the elements of time, energy, talent and personality are essential in order to serve God and each other in His name. Many a church member is lost to the group and the cause because the other members fail to minister to each other. God is robbed of the time that belongs to Him and the weak and unstable steward is lost because others would not minister by means of the proper use of their time. The same is true of energy and personality. God is robbed of His share of these elements by some individual stewards and in consequence the stewardship of the group is a failure.

A church that first serves well its own membership is the church that is strong to

serve the world outside. Our stewardship concerns not only those that are contained within the group but those also who make up a whole world of people lost in trespasses and sins. Only a well-developed, faithful, individual stewardship exercised in all the group relations will produce a worthy church stewardship. All the work of the average local church is done by about a quarter of the membership. Counting those who serve the Lord in enterprises that are beyond the local field but are part of the Kingdom work it is quite safe to say that two-thirds of the individual stewards make no commitment or investment of the elements in their life in order to serve their Lord as good stewards of all his manifold mercies.

Each one of us has a stewardship! The exercise of that stewardship is essential to our walk with God. It is essential to the growth of the local church. It is imperative to the winning of a lost world for the Lord Christ.

We have a group stewardship. It will only be exercised as we all derive spiritual strength from worship and service. This demands self-giving and self-going to others who through ignorance or weakness or waywardness are failing to exercise a

good stewardship over their own lives and possessions. To exercise that stewardship is one of the main purposes behind the institution of the local church. For part of the local church membership to calmly pursue its way with God while the remainder falls by the wayside or wanders into by-paths is to commit the sin of being unfaithful to the group stewardship. Inevitably it will react in due season upon those who try to be faithful and will weaken them in their group relationships and productions.

Only a few simple methods need to be used as a vehicle for carrying personal stewardship into the life of the group. An every Member Visitation several times a year will help. A simple group organization where each deacon and deaconess has thirty members in his or her care to train and develop in worshipping, serving, witnessing and giving will enable the church to develop its group stewardship. Have we a group stewardship? Yes, we have both an individual and a group stewardship.

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